

**DLA PIPER RUDNICK GRAY CARY U.S. LLP**

1200 NINETEENTH STREET, NW  
WASHINGTON, DC 20036-2412  
TELEPHONE: 202-861-3900  
FACSIMILE: 202-223-2085

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ASSISTANT COMMISSIONER FOR PATENTS  
PO BOX 1450  
ALEXANDRIA, VA 22313-1450

Re: Serial No.: 09/726,346  
Applicant(s): Richard G. SHEEHAN, et al.  
Filing Date: December 1, 2000  
For: SYSTEM FOR DETERMINING A USEFUL LIFE OF CORE  
DEPOSITS AND INTEREST RATE SENSITIVITY THEREOF  
Group Art Unit: 3624  
Examiner: Stefanos Karmis

SIR:

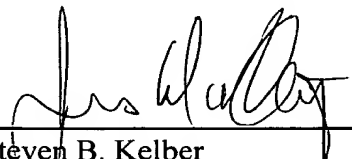
Attached hereto for filing are the following papers:

Amendment  
Cited Documents (3)

Our check in the amount of \$0.00 is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary extension of time to make the filing of the attached documents timely, please charge or credit the difference to Deposit Account No. 50-1442. Further, if these papers are not considered timely filed, then a request is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

DLA PIPER RUDNICK GRAY CARY U.S. LLP

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Steven B. Kelber  
Attorney of Record  
Registration No.: 30,073

Michael Ye  
Registration No.: 47,195